

Because of all of the undue hardship, distress and deeper debt, I took matters into my own hands by:

1. Became knowledgeable about this matter (chapter 13 and 7) and my rights
2. Learned my rights to convert from chapter 13 to 7
3. I contacted Monmouth Housing Alliance for legal assistance and support
4. I alone applied for a loan modification with Nationstar and was approved
5. I alone applied for a car loan and was approved
6. I alone have contacted my creditors on my behalf
7. I am in the process of completing the Chapter 7 paperwork
8. Finally, I would like to be reimbursed a fair portion of the fees that I was charged by Mr. Hofmeister, for neglect and fairly to represent his client in the proper manner
9. I will be contracting the Bar Association as well at the Attorney General's Office on the behalf of Mr. Hofmeister's office, due to unethical handling of my case as well as deceptive information and conversation

FILED
JEANNE A. NAUGHTON, CLERK
JUL 17 2017
U.S. BANKRUPTCY COURT
TRENTON, NJ
BY _____ DEPUTY

I am thanking you in advance for your review and understanding in this matter.

Sincerely,

Denise Flagg

- I have also attached supporting
- ① E-mails that I sent to Mr. Hofmeister pleading for advice. I did not want to lose my home. From 8/2016 - 7/2017 as well as letters and contact information to creditors and trustee Russo's Office.
 - ② I am asking for the mercy of the Courts.
 - ③ I am also requesting for your approval for the loan modification with Nationstar.

Total Pages of E-mails 163.